

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 17-15966
Erica Marie Packer	§	Chapter 7
	§	
Debtor(s)	§	
	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION AND
DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joji Takada, Trustee of the above captioned estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Court
219 South Dearborn
Chicago, Illinois

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee.

A hearing on the fee applications and any objection to the Final Report will be held as follows:

Date: 6/7/2019
Time: 10:00 A.M.
Location: Joliet City Hall
Second Floor
150 West Jefferson Street
Joliet, Illinois

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 4/30/2019

By: /s/ Joji Takada
Trustee

Joji Takada
6336 North Cicero Avenue, Suite 201
Chicago, Illinois 60646
Tel: 773-790-4888

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Erica Marie Packer § Case No. 17-15966
§
Debtor §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 3,800.00
and approved disbursements of \$ 90.00
leaving a balance on hand of¹ \$ 3,710.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Joji Takada	\$ 950.00	\$ 0.00	\$ 950.00
Trustee Expenses: Joji Takada	\$ 7.50	\$ 0.00	\$ 7.50

Total to be paid for chapter 7 administrative expenses \$ 957.50

Remaining Balance \$ 2,752.50

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 13,681.26 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 20.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Gwendolyn J. Sterk & Family Law Group	\$ 10,000.00	\$ 0.00	\$ 2,011.88
2	Capital One, N.A.	\$ 1,284.87	\$ 0.00	\$ 258.50
3	Credit First Na	\$ 1,348.60	\$ 0.00	\$ 271.32
4	Synchrony Bank	\$ 1,047.79	\$ 0.00	\$ 210.80

Total to be paid to timely general unsecured creditors \$ 2,752.50

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: Joji Takada

Trustee

*Joji Takada, Chapter 7 Trustee
6336 North Cicero Avenue, Suite 201
Chicago, Illinois 60646*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Erica Marie Packer
 Debtor

Case No. 17-15966-PSH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: cwardl
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 4

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db +Erica Marie Packer, 2435 Sheehan Dr #104, Naperville, IL 60564-4878
 26301003 +CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
 26264086 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 26402844 +E-mail/PDF: gecsed@recoverycorp.com May 02 2019 02:52:18 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 25679255 ##+Gwendolyn J. Sterk & Family Law Group, 11528 W 183rd Pl NE, Orland Park, IL 60467-9468
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2019 at the address(es) listed below:

Adam Suchy on behalf of Debtor 1 Erica Marie Packer ndil@geracilaw.com
 David P Lloyd on behalf of Debtor 1 Erica Marie Packer court docs@davidlloyd law.com
 Joji Takada on behalf of Trustee Joji Takada trustee@takadallc.com, IL74@ecfcbis.com
 Joji Takada trustee@takadallc.com, IL74@ecfcbis.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 5